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Docket No. EPC-5C

## DECLARATION FOR PATENT APPLICATION

As a below named inventor, I hereby declare that: My residence, post office address and citizenship are as stated below next to my name. I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled **AN IMPROVED METHOD AND SYSTEM TO CREATE AND DISTRIBUTE EXCESS FUNDS FROM CONSUMER SPENDING TRANSACTIONS** the specification of which was filed on July 7, 2000 as Application Serial No. 09/611,905.

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims. I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, §1.56(a).

I hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, §1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

Serial Number 08/018,821	Filed February 16, 1993	now Abandoned
Serial Number 08/172,221	Filed December 23, 1993	now Abandoned
Serial Number 08/349,353	Filed December 5, 1994	now US Patent No. 5,621,640
Serial Number 08/429,758	Filed April 27, 1995	now US Patent No. 6,112,191
Serial Number 08/843,424	Filed April 15, 1997	now US Patent No. 6,088,682
Serial Number 09/609,777	Filed January 3, 2000	now Pending
Serial Number 09/611,479	Filed July 11, 2000	now Pending

I hereby appoint Leo Stanger, Reg. No. 19,188 to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith, and authorize him to enter a docket number at the top of this declaration. Address all correspondence to Leo Stanger, 382 Springfield Avenue, Summit, NJ 07901. Please address all telephone calls to telephone No. 908-277-8588.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of sole or first inventor: BERTRAM V. BURKE

Inventor's Signature: 

Date: 12-7-00

Citizenship: USA

Residence: 1526 Ocean Ave. Sea Bright, NJ 07760

Post Office Address: Same